

In re:

Kia M. Callands

Debtor

Case No. 19-16391-amc

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Aug 09, 2024

Form ID: 3180W

Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2024:

Recip ID	Recipient Name and Address
db	+ Kia M. Callands, 6721 Kindred Street, Philadelphia, PA 19149-2204

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 10 2024 00:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 10 2024 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 10 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14483819	Email/Text: megan.harper@phila.gov	Aug 10 2024 00:18:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14440311	EDI: Q3G.COM	Aug 10 2024 04:12:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14480931	Email/Text: ECMCBKNotices@ecmc.org	Aug 10 2024 00:17:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14413085	+ EDI: IRS.COM	Aug 10 2024 04:12:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
14439368	EDI: JEFFERSONCAP.COM	Aug 10 2024 04:12:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14417888	+ Email/Text: nsm_bk_notices@mcooper.com	Aug 10 2024 00:17:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14419212	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 10 2024 00:17:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
14434157	EDI: PRA.COM	Aug 10 2024 04:12:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14438479	EDI: Q3G.COM	Aug 10 2024 04:12:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14438920	^ MEBN	Aug 10 2024 00:06:55	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14440952	+ Email/Text: bncmail@w-legal.com		

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Aug 10 2024 00:18:00 TD Bank USA, N.A., C O WEINSTEIN &
RILEY, PS, 2001 WESTERN AVENUE, STE
400, SEATTLE, WA 98121-3132

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2024 at the address(es) listed below:

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
JEFFREY M. CARBINO	on behalf of Debtor Kia M. Callands jcarbino@leechtishman.com
JOSHUA I. GOLDMAN	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
KENNETH E. WEST	ecfmails@ph13trustee.com philaecf@gmail.com
KEVIN S. FRANKEL	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com
KRISTEN D. LITTLE	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper KRLITTLE@FIRSTAM.COM
MICHAEL A. CIBIK	on behalf of Debtor Kia M. Callands help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHELLE L. MCGOWAN	on behalf of Creditor Nationstar Mortgage LLC mimcgowan@raslg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Kia M. Callands		Social Security number or ITIN xxx-xx-2394	
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN _____
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania				
Case number: 19-16391-amc				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kia M. Callands

8/8/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.